

**UNITED STATES BANKRUPTCY COURT**  
 District of Vermont

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 4, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew Norfleet  
 2A Greenwood Ave.  
 Essex Junction, VT 05452

Bethany Norfleet  
 2A Greenwood Ave.  
 Essex Junction, VT 05452

Case Number: 13-10772 cab  
 Office Code: 5

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
 No(s)/Complete EIN:  
 Debtor: xxx-xx-7755  
 Joint Debtor: xxx-xx-9089

Attorney for Debtor(s) (name and address):  
 Nancy M. Geise  
 Kolvoord Overton & Wilson  
 6 Joshua Way, Suite B  
 Essex Junction, VT 05452  
 Telephone number: 802-878-3346

Bankruptcy Trustee (name and address):  
 Douglas J. Wolinsky  
 PO Box 1489  
 Burlington, VT 05402-1489  
 Telephone number: (802) 864-0880

**Meeting of Creditors:**

Date: **December 4, 2013**

Location: **U.S. Bankruptcy Court – Burlington  
 Federal Building  
 11 Elmwood Avenue, 2nd Floor  
 Burlington, VT**

Time: **09:30 AM**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on the reverse side*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or  
 to Challenge Dischargeability of Certain Debts: February 3, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" and "Foreign Creditors" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U. S. Bankruptcy Court – Rutland  
 151 West Street – 4th Floor  
 P.O. Box 6648  
 Rutland, VT 05702-6648  
 Telephone number: (802) 776-2000

**For the Court:**

Clerk of the Bankruptcy Court:  
 Thomas J. Hart



Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: November 4, 2013

ID# 160 – src

## EXPLANATIONS

FORM B9A (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	<p><b>Notice to Court Visitors:</b> Upon arrival at the court building, please be prepared to show two forms of identification (I.D.), one of which should be a government-issued photo I.D. or a student photo I.D.. Please, no cell phones or other electronic devices in the courthouse.</p> <p>Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.</p> <p>If you are unable to contact the bankruptcy court during its normal business hours (8:00 A.M. – 5:00 P.M., Monday through Friday) please leave a message on the after hours telephone answering machine. A court employee will call you at whatever reasonable time/day you request, including evenings and weekends. The employee might be calling you from home so please include with your message enough information for the employee to prepare for the call.</p>
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Important Notice to Debtors	All debtors <b>MUST</b> provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Appointment of Trustee	<p>The United States Trustee pursuant to Bankruptcy Code §701 has appointed Douglas J. Wolinsky as trustee of the estate of the debtor named on the reverse. The trustee shall be deemed to have accepted the appointment and shall serve under his/her blanket bond, unless the trustee notifies the U.S. Trustee and the Court in writing of the rejection of the appointment within five (5) days of receipt of this notice. Bankruptcy Code §322; Federal Rules of Bankruptcy Procedure 2008</p> <p>Lisa M. Penpraze, Assistant United States Trustee</p>
— Refer to Other Side for Important Deadlines and Notices —	
Voice Case Information Systems (VCIS) (866) 222-8029	

In re:  
Andrew Norfleet  
Bethany Norfleet  
Debtors

Case No. 13-10772-cab  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0210-5

User: src  
Form ID: 160

Page 1 of 1  
Total Noticed: 27

Date Rcvd: Nov 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2013.

db/jdb +Andrew Norfleet, Bethany Norfleet, 2A Greenwood Ave., Essex Junction, VT 05452-4127  
766975 +Chase, PO Box 24696, Columbus, OH 43224-0696  
766978 +Chase Mortgage, PO Box 78420, Phoenix, AZ 85062-8420  
766968 +Equifax, PO Box 740241, Atlanta, GA 30374-0241  
766967 +Experian, PO Box 2002, Allen, TX 75013-2002  
766986 New England Fed. Credit Union, 141 Harvest Lane, PO Box 527, Williston, VT 05495-0527  
766969 TransUnion, PO 2000, Crum Lynne, PA 19022  
766987 +VSAC, PO Box 2000, Winooski, VT 05404-2601  
766965 +Vermont Department of Taxes, Bankruptcy Unit, 3rd Floor, 109 State Street, Montpelier, VT 05602-2720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: nancy@essexvtlaw.com Nov 04 2013 19:50:46 Nancy M. Geise,

tr EDI: BDJWOLINSKY.COM Nov 04 2013 19:48:00 Douglas J. Wolinsky, PO Box 1489, Burlington, VT 05402-1489  
766970 EDI: BANKAMER.COM Nov 04 2013 19:48:00 Bank Of America, PO Box 982235, El Paso, TX 79998  
766971 EDI: BANKAMER.COM Nov 04 2013 19:48:00 Bank of America, PO Box 982238, El Paso, TX 79998  
766972 EDI: CAPITALONE.COM Nov 04 2013 19:48:00 Cap One, PO Box 85520, Richmond, VA 23285  
766974 EDI: CAPITALONE.COM Nov 04 2013 19:48:00 Capital One, PO Box 85015, Richmond, VA 23285  
766973 EDI: CAPITALONE.COM Nov 04 2013 19:48:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
766976 EDI: CHASE.COM Nov 04 2013 19:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
766977 +EDI: CHASE.COM Nov 04 2013 19:48:00 Chase - Amazon Visa, PO Box 15298, Wilmington, DE 19850-5298  
766980 +EDI: CITICORP.COM Nov 04 2013 19:48:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
766979 +EDI: CITICORP.COM Nov 04 2013 19:48:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
766981 +EDI: WFNNB.COM Nov 04 2013 19:48:00 Comenity Bank/Vctrsscc, PO Box 182789, Columbus, OH 43218-2789  
766983 EDI: DISCOVER.COM Nov 04 2013 19:48:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850  
766982 EDI: DISCOVER.COM Nov 04 2013 19:48:00 Discover Card Services, PO Box 71084, Charlotte, NC 28272-1084  
766984 +EDI: FORD.COM Nov 04 2013 19:48:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000  
766985 +EDI: RMSC.COM Nov 04 2013 19:48:00 GECRB/Gap, PO Box 965005, Orlando, FL 32896-5005  
766966 +EDI: IRS.COM Nov 04 2013 19:48:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
766988 EDI: WFNNB.COM Nov 04 2013 19:48:00 World Financial Network, Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2013

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2013 at the address(es) listed below:

Douglas J. Wolinsky trustee@ppeclaw.com,  
dwolinsky@ppeclaw.com;VT01@ecfcbis.com;lpaskiewicz@ppeclaw.com;aline@ppeclaw.com  
Nancy M. Geise on behalf of Debtor Andrew Norfleet nancy@essexvtlaw.com  
Nancy M. Geise on behalf of Joint Debtor Bethany Norfleet nancy@essexvtlaw.com  
U S Trustee ustpreion02.vt.ecf@usdoj.gov

TOTAL: 4